

FIG. 1

Software Architecture

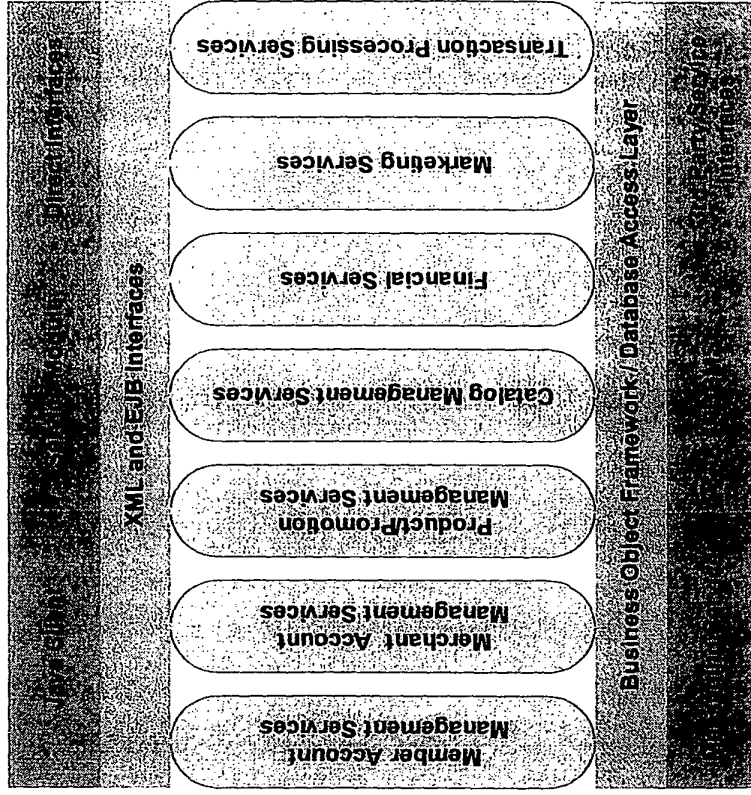


FIG. 3

Value Creation and Redemption Products

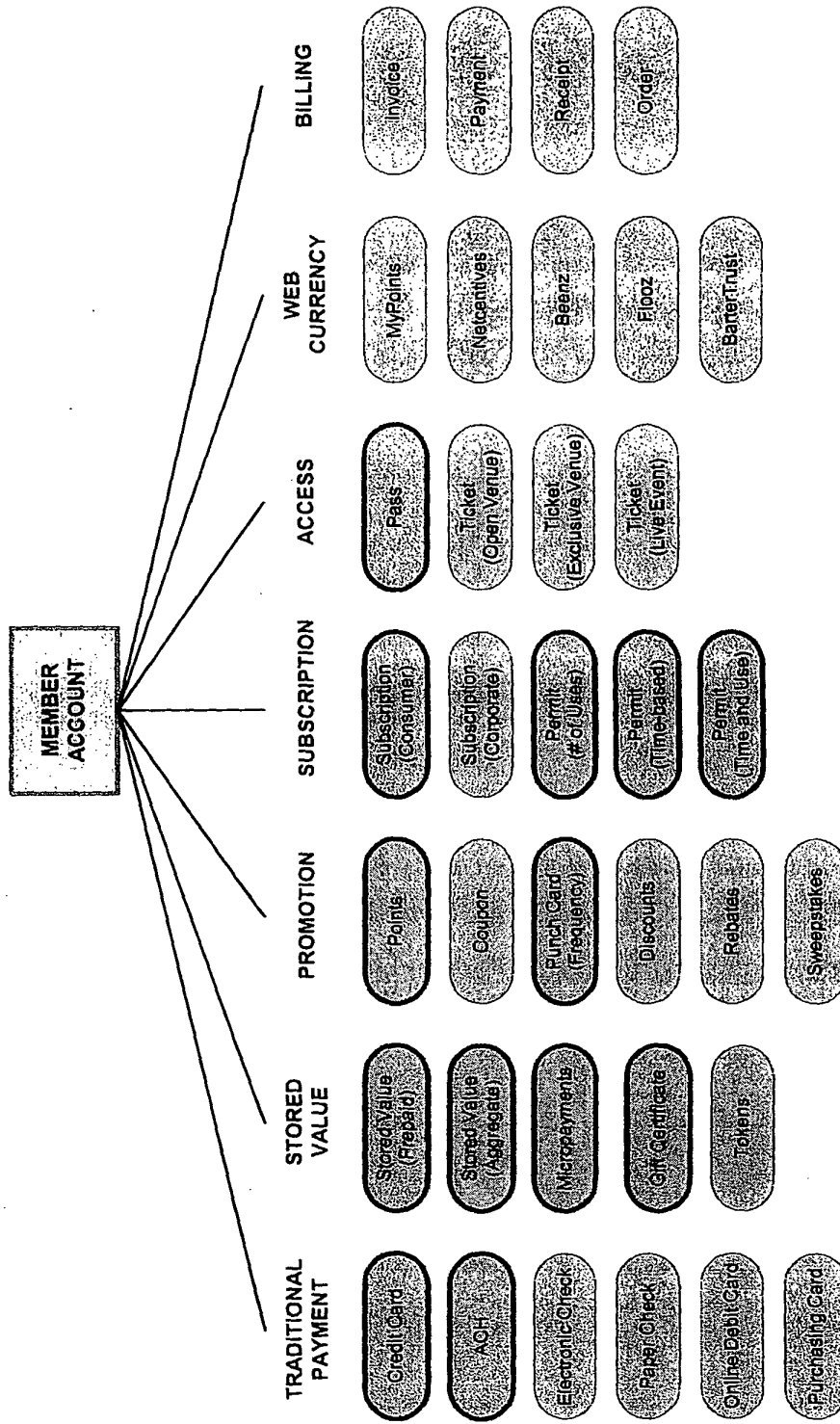
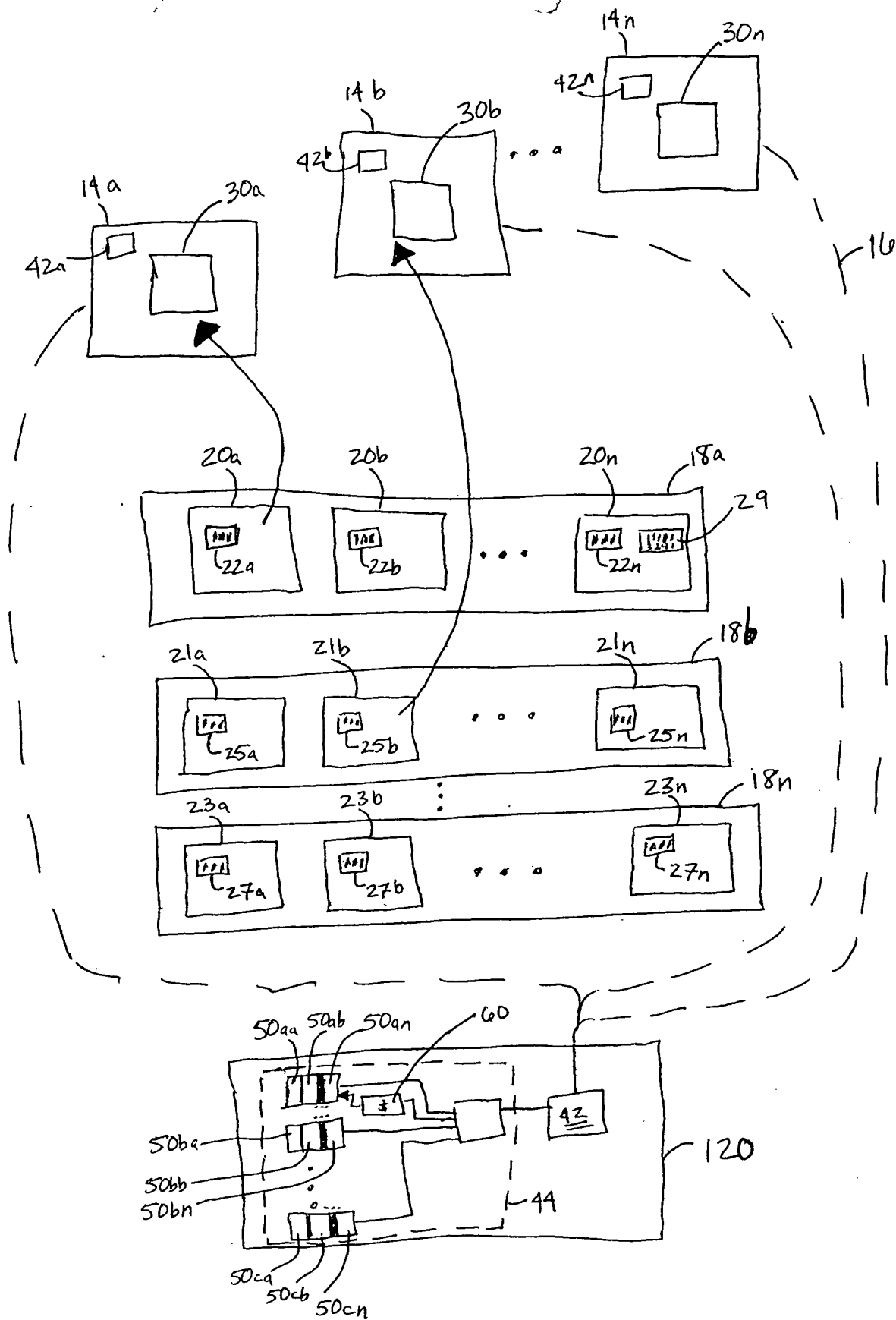
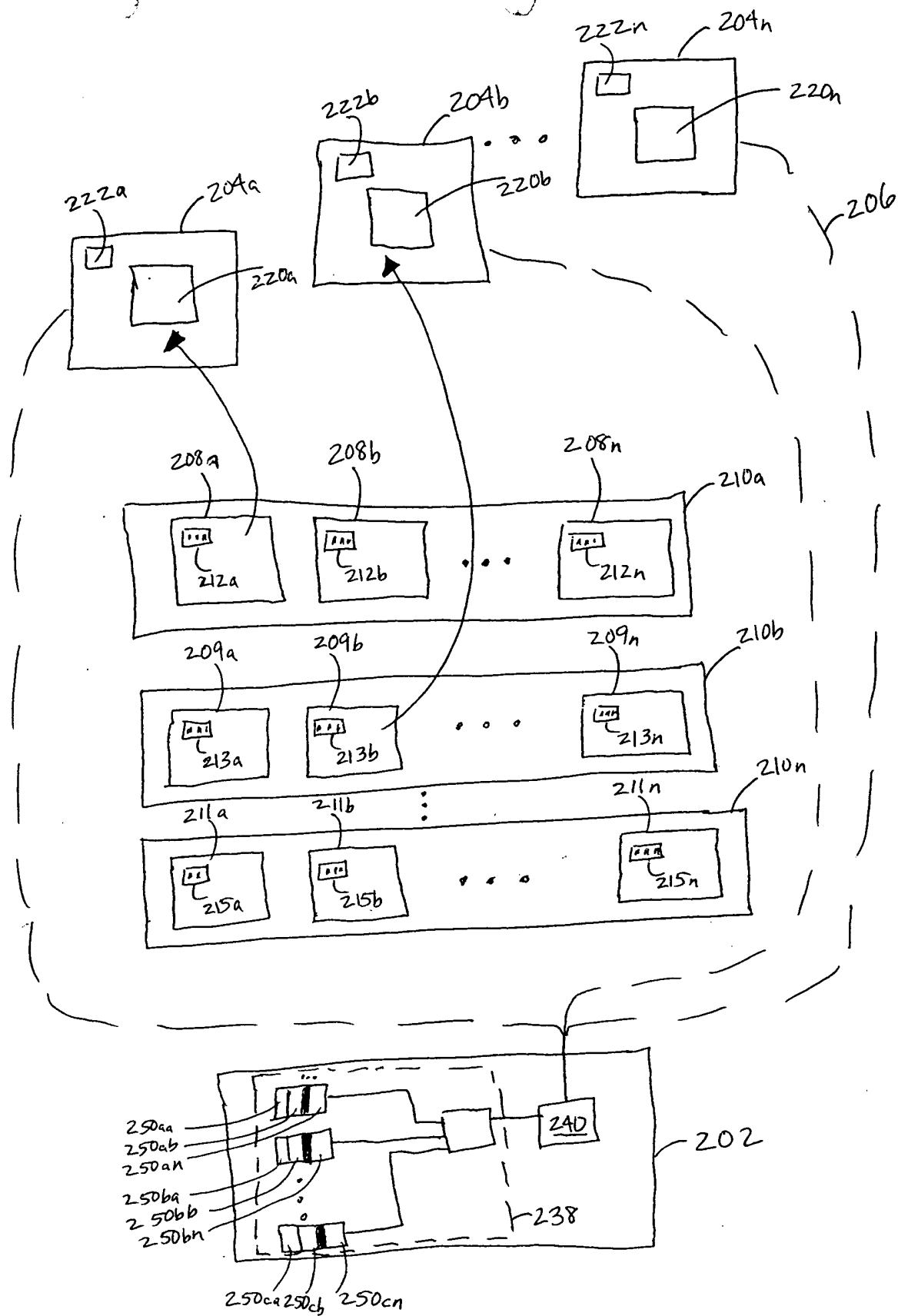


FIG. 4A





FIGURE

Product and Purse Relationships

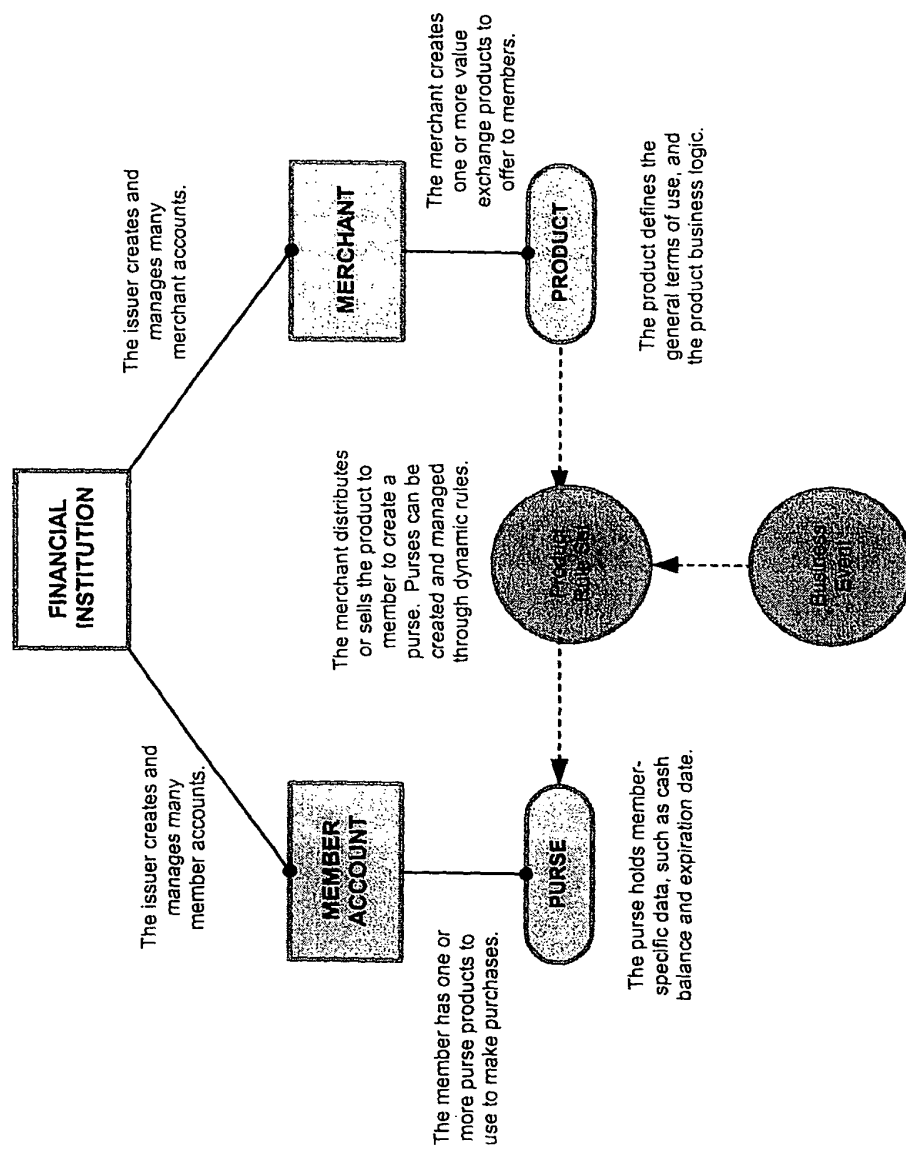
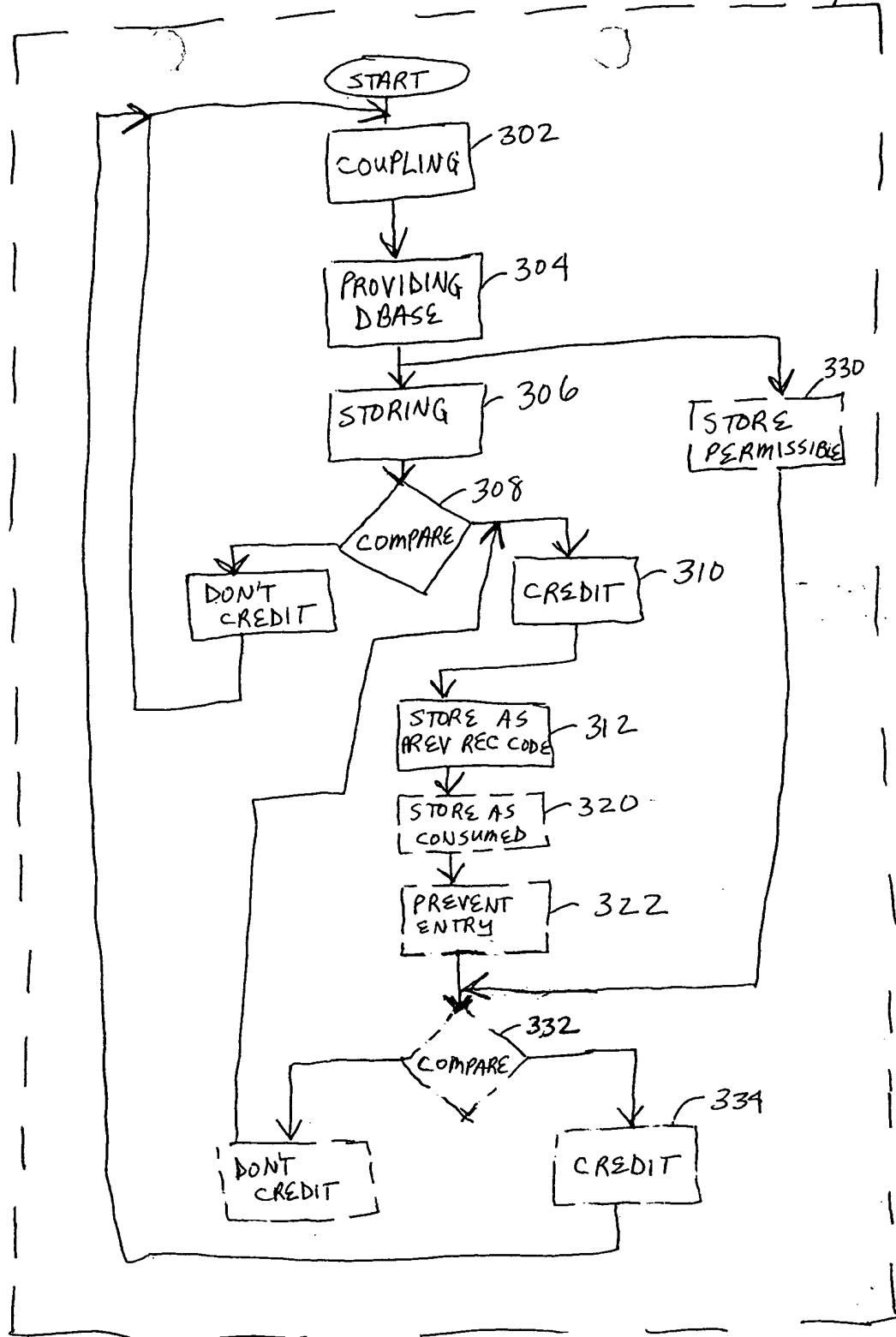
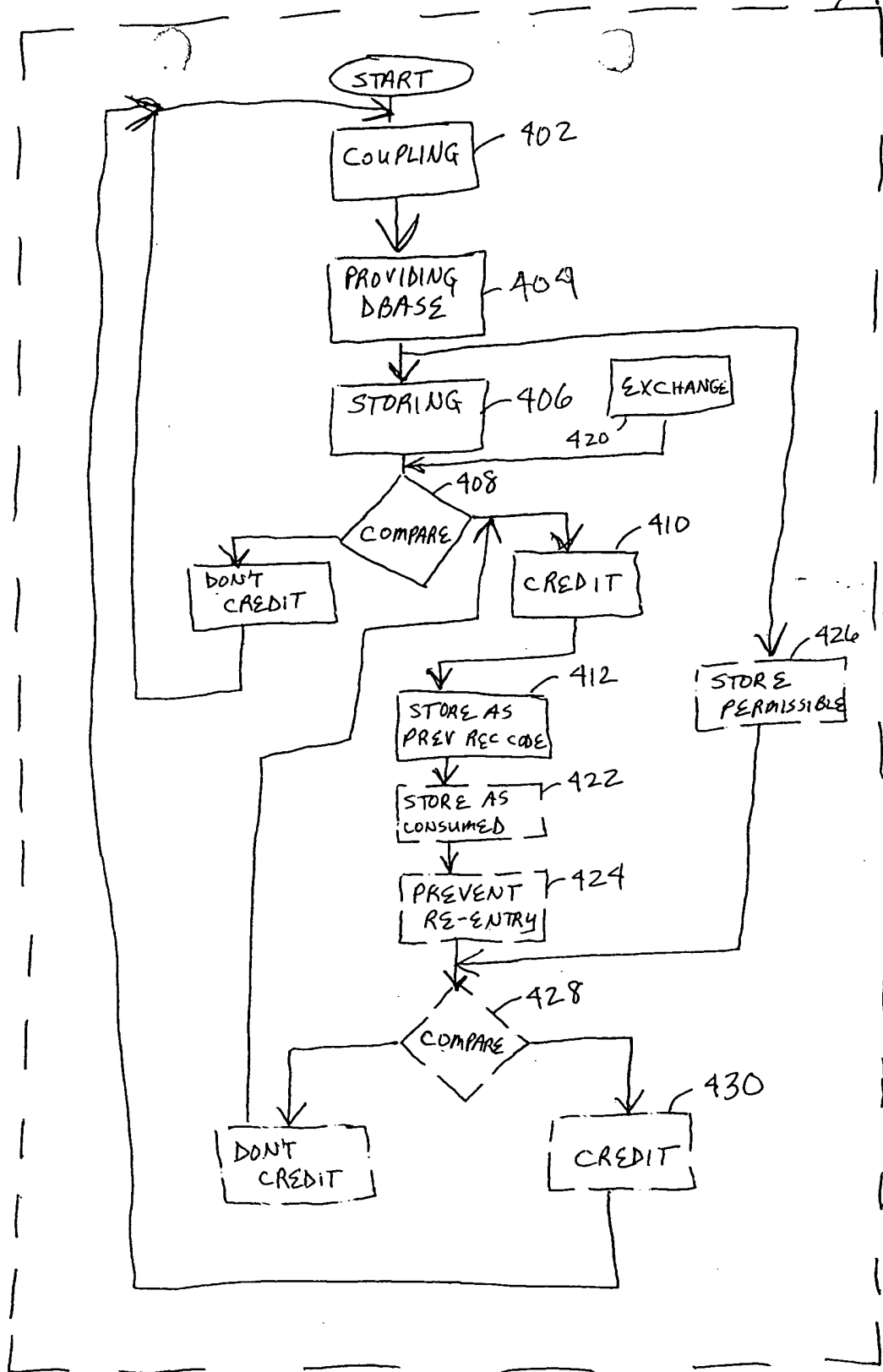


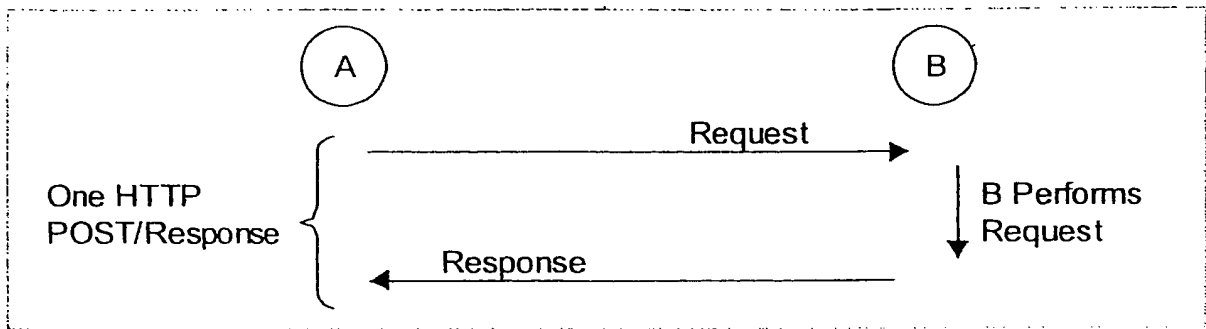
FIG. 5A



FIGURE



FIGURE



Example of a Single Request-Response Transaction

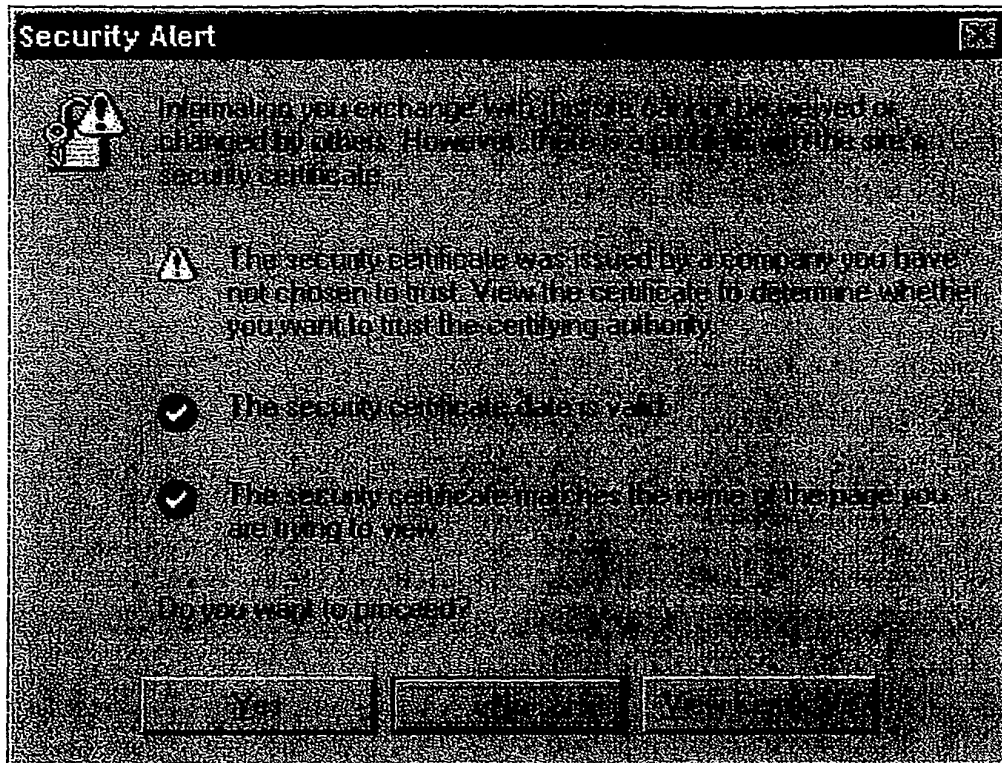


FIG.

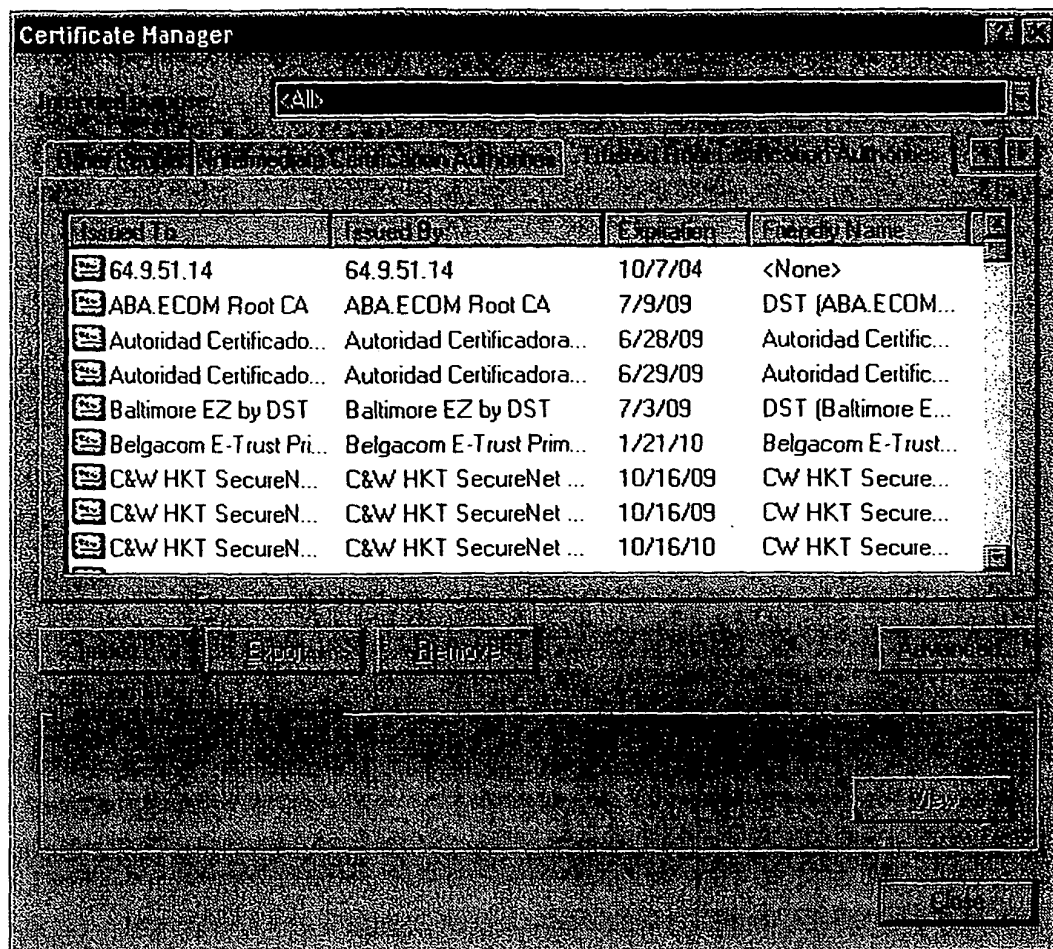


FIG.

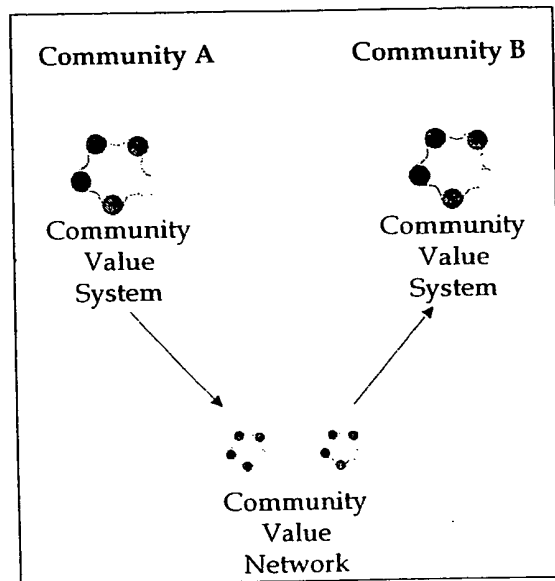


FIG. 9

Community Value Network with Single Shared Value System

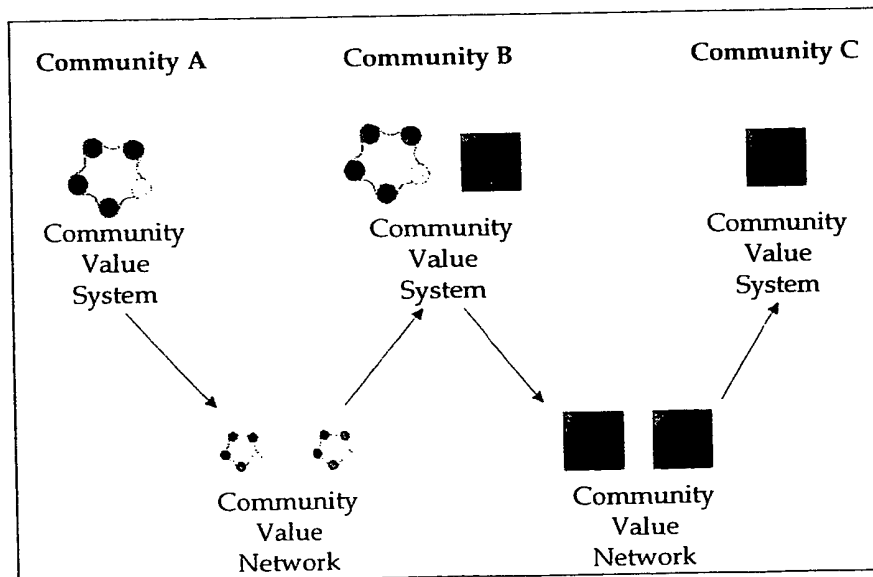
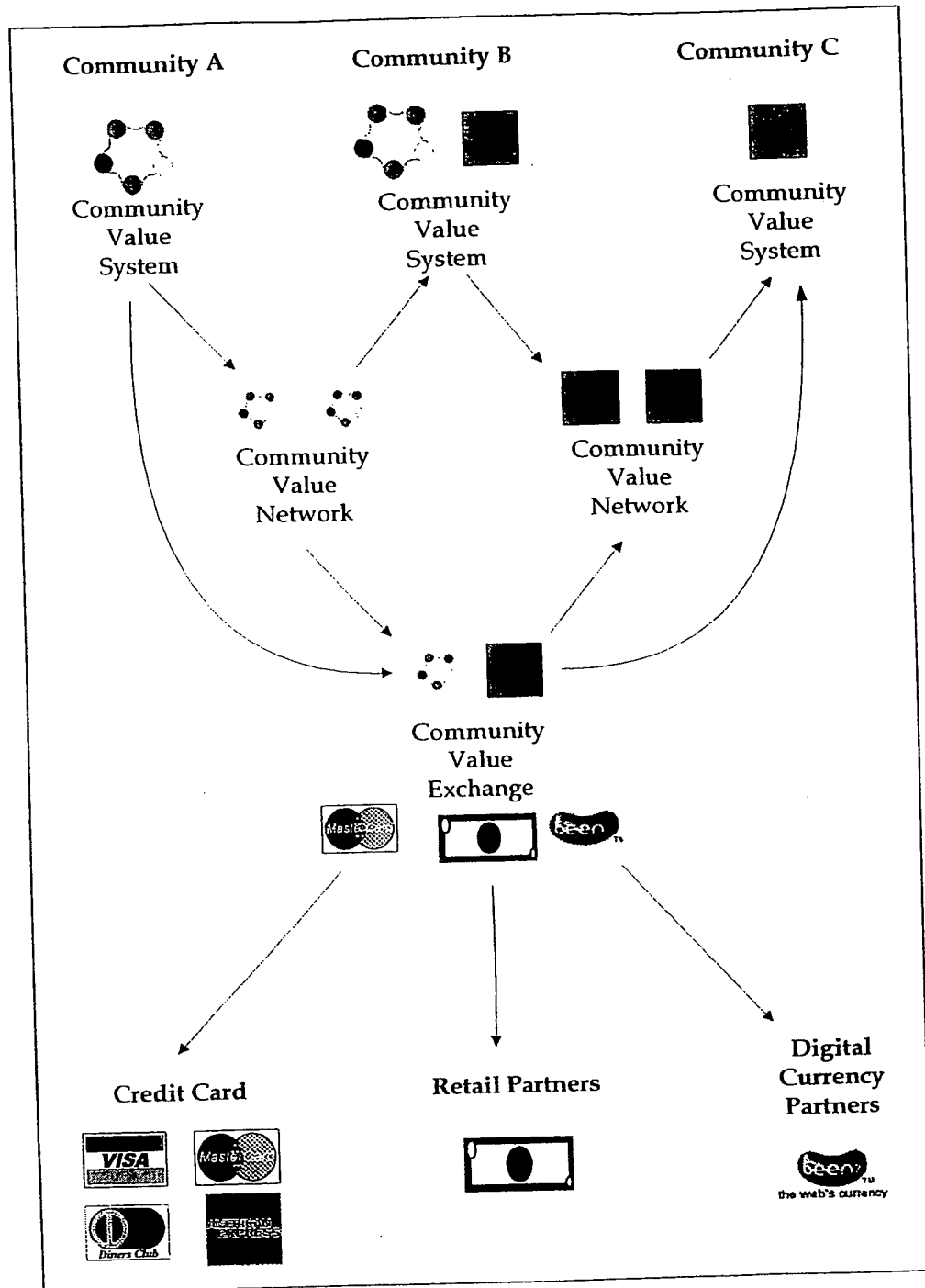


FIG. 10

Community Value Network with Multiple Shared Value System and Two Networks



Community Value Exchange: External Value Systems

Valexia Demo Report Web Site

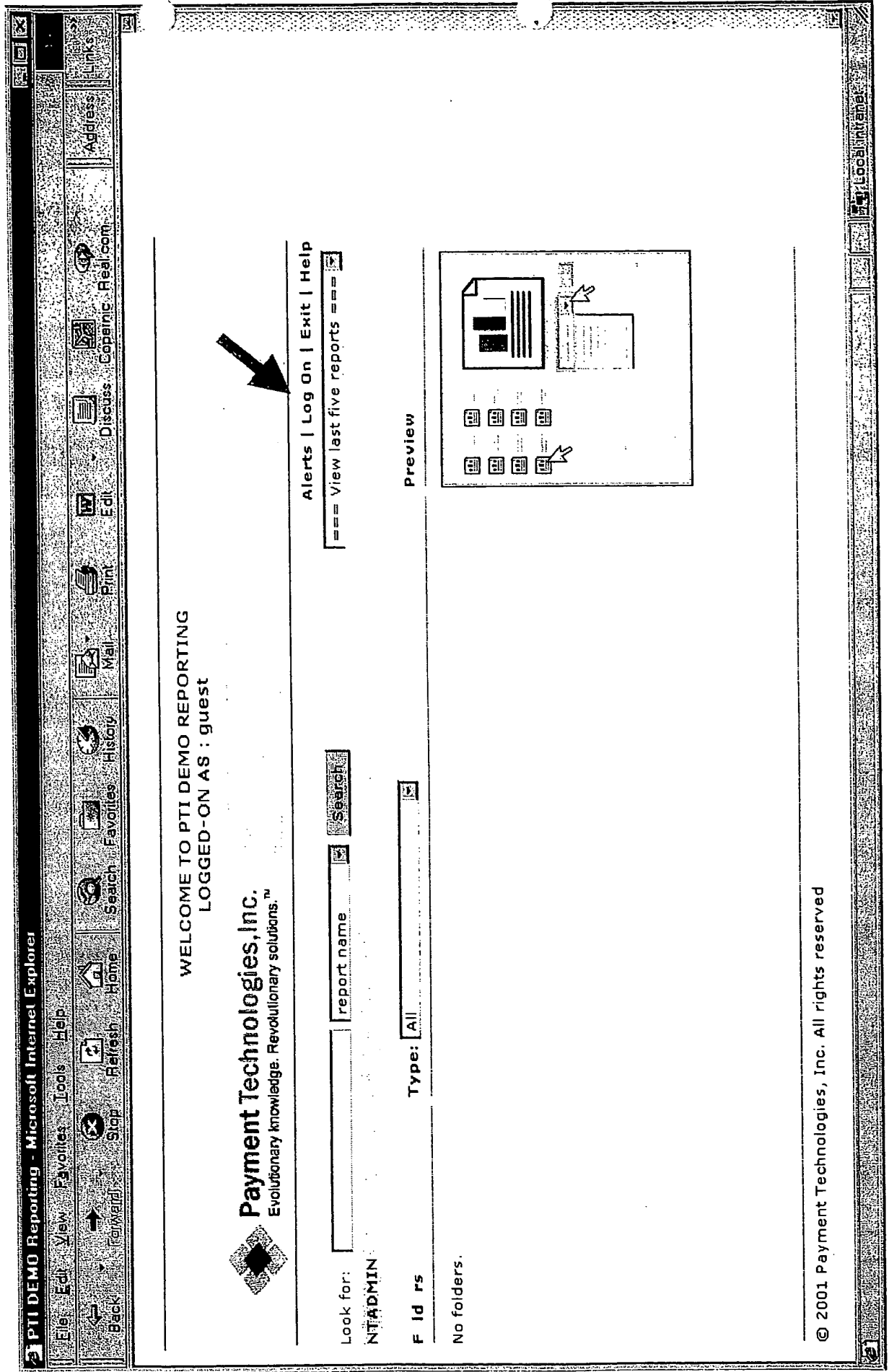


Fig. 12

Secure Web Based Reporting

User and Group

Management :

- ☐ Report / Folder Level
- ☐ Calendar Restrict / Management
- ☐ Scheduling Management

Password Management :

- ☐ Disable after "x" failed logons
- ☐ Auto re-enable after "x" minutes
- ☐ Change after "x" days
- ☐ Password reuse limits
- ☐ Format enforcement, length, mixed case, number and not like user-id.

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Chase Merchant Services - Logon - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discard Links Address

Welcome!
Cancel | Help

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Log On

Existing User

APS Name: NTADMIN

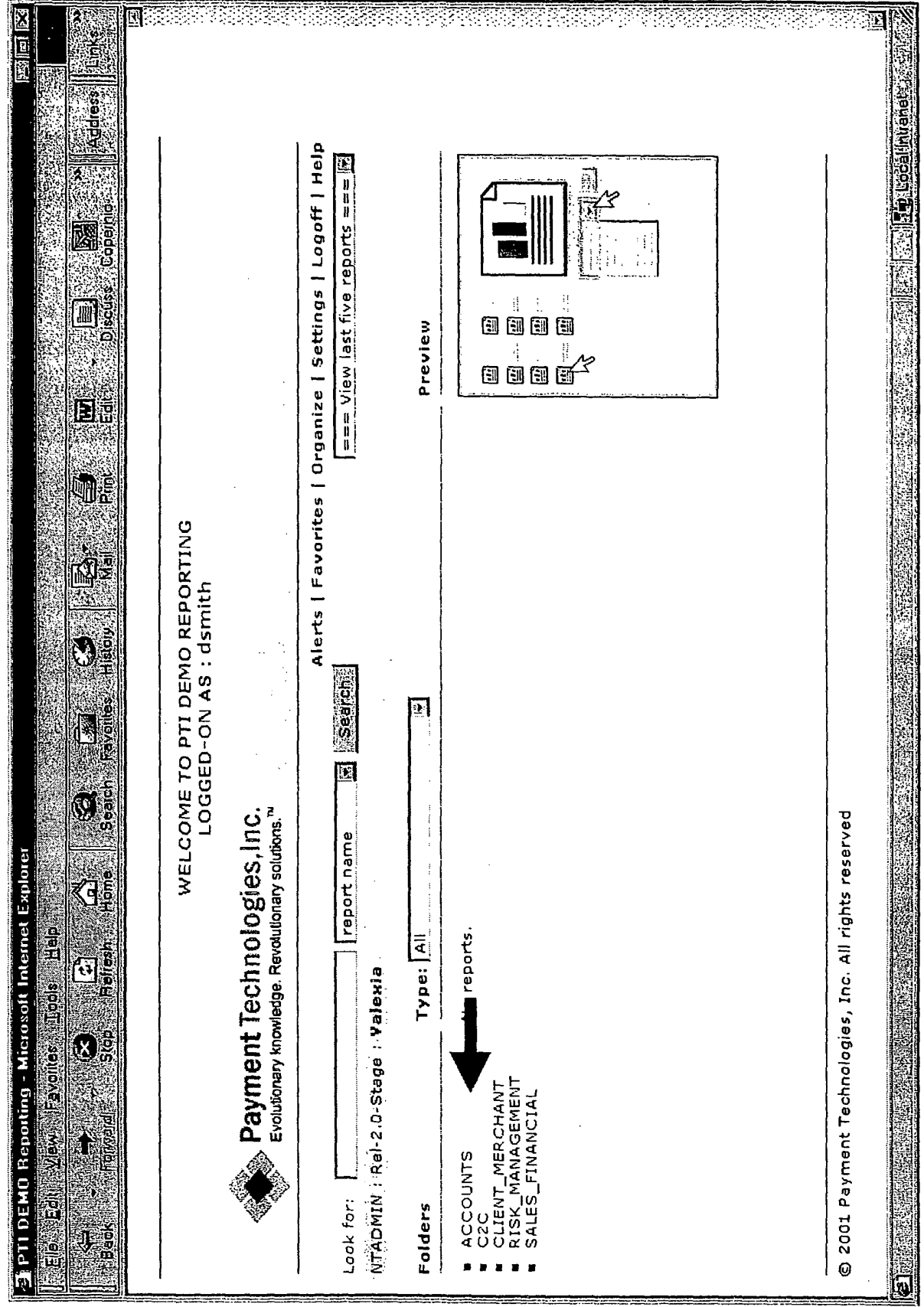
User Name: jsmith

Password: Enterprise

Authentication: Log On

Done

Customizable Report Categories (Folders)



Customizable Report Categories (Folders)

PTI DEMO Reporting - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss Copying Address Links

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WELCOME TO PTI DEMO REPORTING
LOGGED-ON AS : dsmith

Alerts | Favorites | Organize | Settings | Logoff | Help
 report name
NTADMIN : Rel-2.0-Stage : Vallexia : ACCOUNTS

Folders
Type:

No folders.

| | |
|----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| <div> Account Balance Distribution 9/27/01 4:01:17 AM rptadmin Instances: 6 </div> | <div> Account Balances Average 9/27/01 4:03:15 AM rptadmin Instances: 6 </div> |
| <div> Account Balances Top N 9/1/01 8:29:19 AM rptadmin Instances: 1 </div> | <div> Accounts Referred by Another Member rptadmin Instances: 0 </div> |
| <div> Balance by Status 9/27/01 4:04:25 AM rptadmin Instances: 6 </div> | <div> Enrollments by day 9/27/01 4:05:17 AM rptadmin Instances: 6 </div> |

Vallexia™
Account Balances Top N
9/1/01 8:29:19 AM
rptadmin
Instances: 1

Accounts Referred by Another Member
rptadmin
Instances: 0

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Pages: PREVIOUS 1 2 NEXT

Local intranet

FIG. 15

Report Scheduling Capabilities

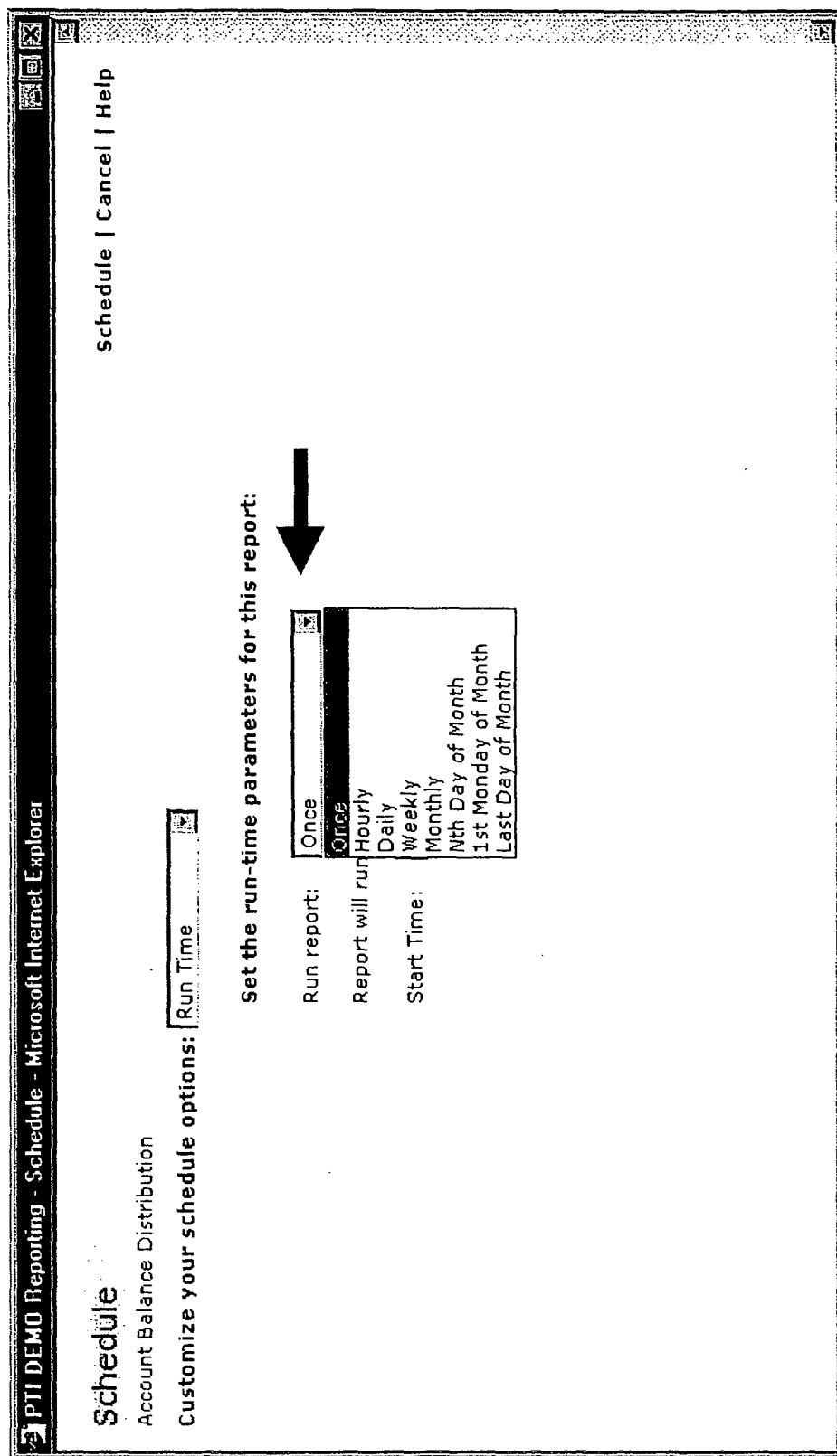


FIG. 16

View Historical Report Instances

PTI DEMO Reporting - History - Microsoft Internet Explorer

Refresh | Cancel | Help

View reports as:

Crystal Reports
Microsoft Excel
Microsoft Word
Adobe Acrobat
Rich Text Format
Text

History

Account Balance Distribution

Schedule Time:

Run By:

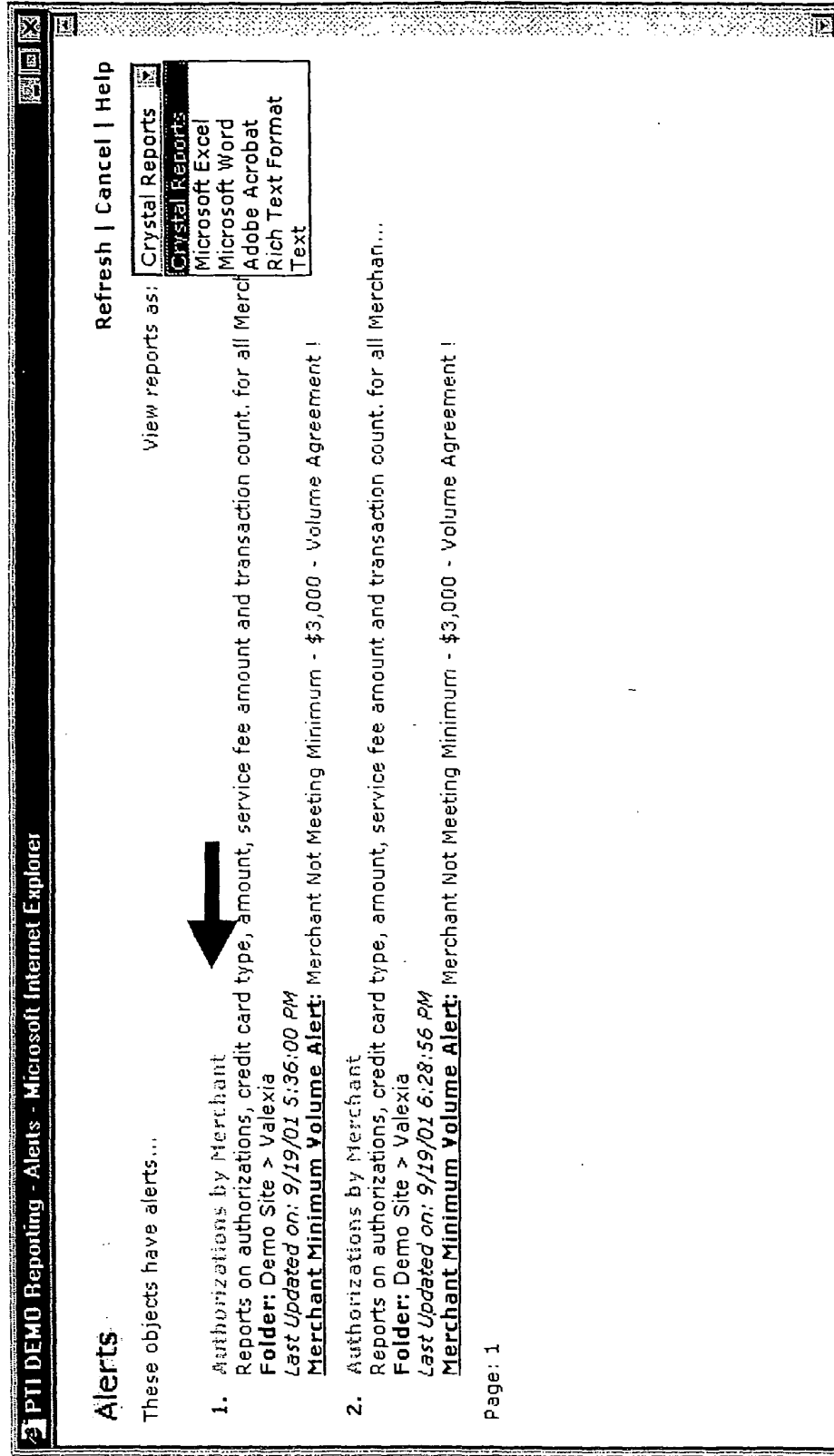
Parameters:

| | | | |
|---------------------|---------------|--------------------------------------------|---------|
| 9/27/01 4:01:17 AM | Administrator | , GoBirds, DateTime(2000, 1, 1, 0, 0, 0) | Success |
| 9/26/01 11:27:20 AM | Administrator | , GoBirds, DateTime(2000, 1, 1, 0, 0, 0) | Success |
| 9/25/01 4:01:06 AM | Administrator | , GoBirds, DateTime(2000, 1, 1, 0, 0, 0) | Success |
| 9/24/01 4:01:18 AM | Administrator | , GoBirds, DateTime(2000, 1, 1, 0, 0, 0) | Success |
| 9/23/01 4:01:15 AM | Administrator | , GoBirds, DateTime(2000, 1, 1, 0, 0, 0) | Success |
| 9/28/01 4:01:00 AM | Administrator | , GoBirds, DateTime(2000, 1, 1, 0, 0, 0) | Pending |

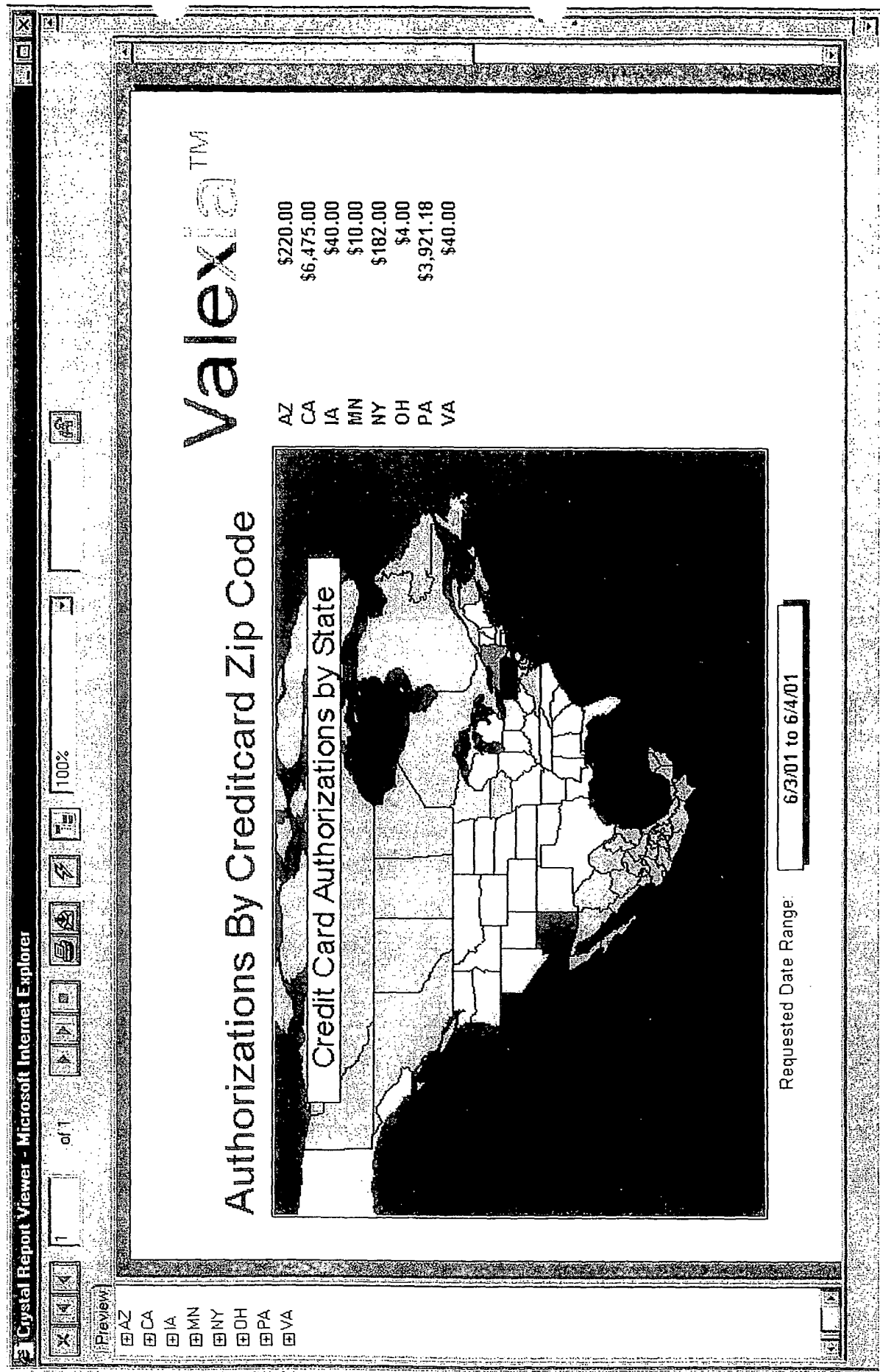
Page 1 of 1

FIG. 17

View Data Value Report Alerts



Adding Business Value Thru Interactive Reports



Adding Business Value Thru Interactive Reports

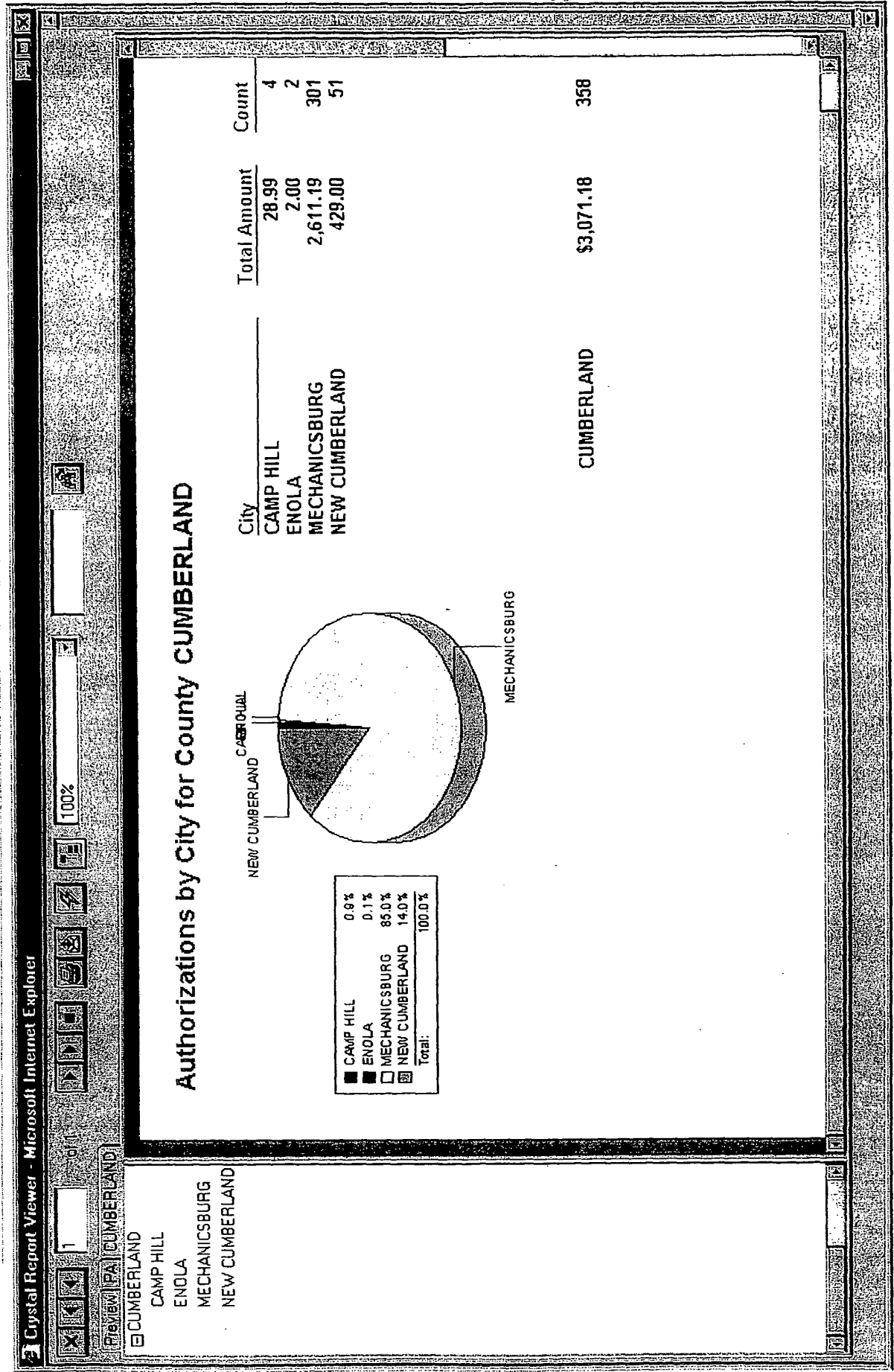


FIG. 20

Sample – Account Balance Distribution by Purse

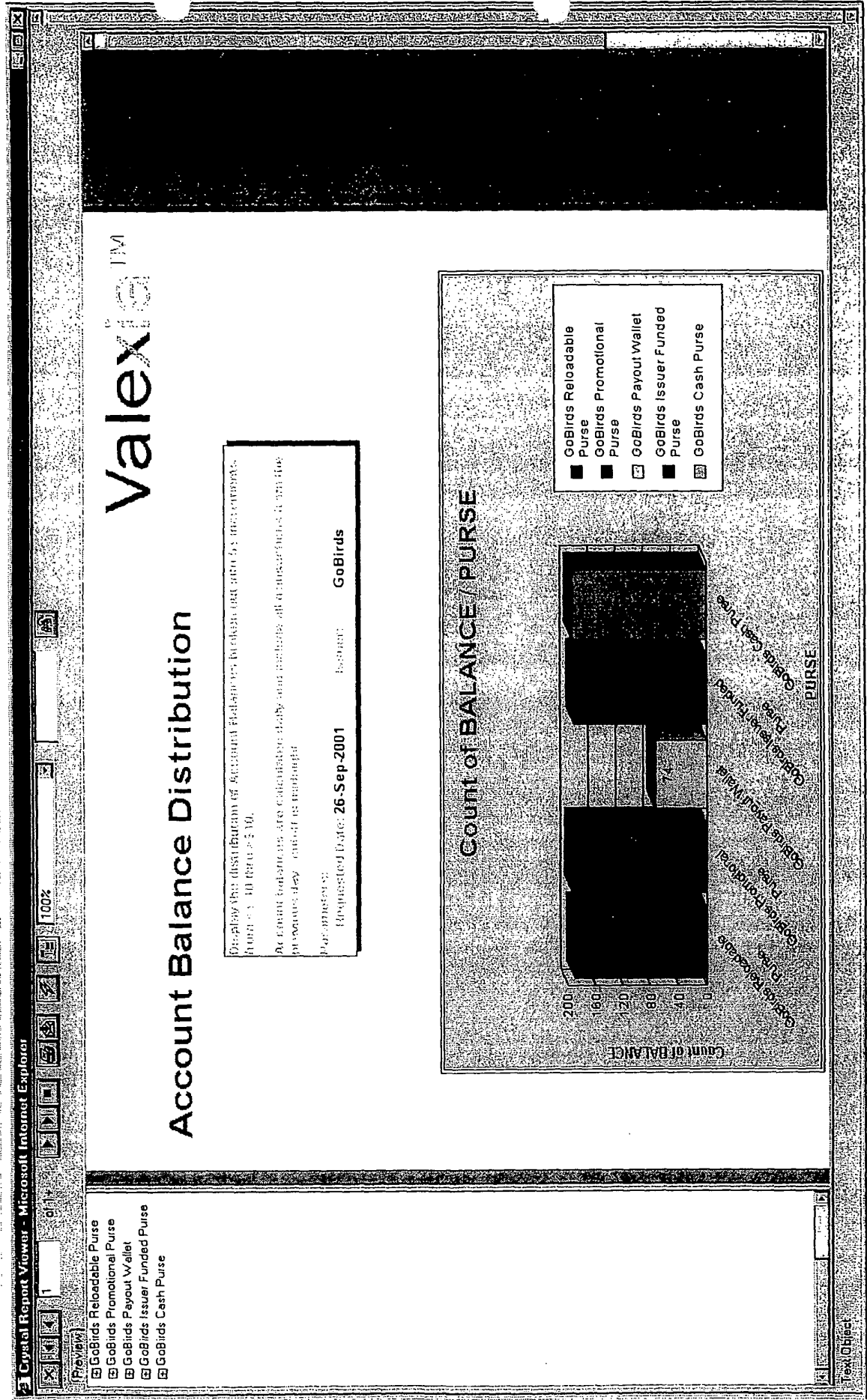


FIG. 21

Transaction Detail Report

Date Range: Jul 02, 2002 00:00 to Jul 03, 2002 00:00

| |
|---------|
| TOTAL |
| RUNNING |
| REWARD |
| VALUE |

[illegible]

2

F16.
22

Sample - Daily Financial Batch Summary

Crystal Report Viewer - Microsoft Internet Explorer

Run date: 9/27/01 12:23:05PM

Batch status: **CLOSED**

Specified Date Range: 9/25/01 to 9/25/01

Issuer: **GoBirds**

Daily Financial Summary by Batch

| WALLET NAME | EIN CODE | EIN SUBCODE | PRODUCT CODE | DAILY QUANTITY | DAILY AMOUNT | MTD QUANTITY | MTD AMOUNT |
|------------------------------------|----------|-------------|----------------|----------------|----------------|--------------|-------------------|
| Cash Purse | 30 | 10 | | 0 | \$0.00 | 6 | \$0.00 |
| | 30 | 20 | | 0 | \$0.00 | 1 | \$1.23 |
| GoBirds Cash Purse | | | Totals: | 0 | \$0.00 | 7 | \$1.23 |
| | 10 | | | 2 | \$2.00 | 46 | \$46.00 |
| | 20 | 75 | | 3 | \$15.00 | 101 | \$302.00 |
| | 20 | 85 | | 1 | \$1.00 | 41 | \$43.00 |
| | 30 | 10 | | 2 | \$0.00 | 76 | \$0.00 |
| | 30 | 20 | | 7 | \$20.00 | 200 | \$628.00 |
| GoBirds Issuer Funded Purse | | | Totals: | 15 | \$38.00 | 464 | \$1,019.00 |
| | 10 | | | 2 | \$3.00 | 79 | \$122.00 |
| | 20 | 85 | | 1 | \$3.00 | 40 | \$120.00 |
| | 30 | 10 | | 2 | \$0.00 | 76 | \$0.00 |
| | 30 | 20 | | 3 | \$16.00 | 63 | \$387.00 |
| GoBirds Issuer Funded Purse | | | Totals: | 8 | \$22.00 | 258 | \$629.00 |
| GoBirds Payout Wallet | | | | 1 | \$0.00 | 42 | \$0.00 |
| | 30 | 20 | | 1 | \$2.00 | 40 | \$79.00 |
| GoBirds Payout Wallet | | | Totals: | 2 | \$2.00 | 82 | \$79.00 |
| GoBirds Promotional Purse | | | | 1 | \$1.00 | 37 | \$39.00 |
| | 20 | 85 | | 1 | \$4.00 | 40 | \$135.00 |
| | 30 | 10 | | 2 | \$10.00 | 76 | \$380.00 |
| | 30 | 20 | | 1 | \$1.00 | 44 | \$46.00 |
| GoBirds Promotional Purse | | | Totals: | 5 | \$16.00 | 197 | \$600.00 |
| GoBirds Reloadable Purse | | | | 2 | \$4.50 | 66 | \$262.50 |
| | 30 | 10 | | 2 | \$0.00 | 76 | \$0.00 |
| | 30 | 20 | | 2 | \$9.50 | 94 | \$454.50 |
| GoBirds Reloadable Purse | | | Totals: | 6 | \$14.00 | 236 | \$717.00 |
| Issuer Funded Purse | | | | 0 | \$0.00 | 6 | \$0.00 |
| | 30 | 10 | | 0 | \$0.00 | 6 | \$0.00 |

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Page 2 of 5

Merchant Manager: View Merchants

Merchant Manager - MM003 - Microsoft Internet Explorer

Back

Forward

Stop

Home

Print

Find

Go

Valexia

View Merchants

You are logged in and working within Issuer Loyalty and Merchant Loyalty Default Client

Current Client Level:
Network

| Alliance | Corporation | Chain | Franchise | Merchant |
|-----------------------------|----------------------------|----------------------|--------------------------|-------------------------|
| Loyalty Alliance A edit | Loyalty Corp A edit | Loyalty Chain A edit | Loyalty Franchise A edit | Loyalty Location A edit |
| | | | | Loyalty Location B edit |
| | | | | |
| Demo Alliance edit | Demo Corp edit | Demo Chain edit | Demo Franchise edit | |
| | | | | Demo Location edit |
| | | | | GaryTestTwo edit |
| | | | | Kris edit |
| | | | | GaryTest edit |
| | | | | garytest edit |
| | | | | Ursula edit |
| | | | | Scoobydoo edit |
| | | | | MerchantJess edit |
| Loyalty Beta Franchise edit | Loyalty Beta Location edit | | | |

FIG. 24

Merchant Manager: General Information

Merchant Manager - MM000? - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Modify Merchant Options
Modify General Info
Modify Address
Modify Contact Info
Modify Network Credentials
Modify Services
Modify Funding Info

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Merchant General Information

Is this setup for a? ☒ New Merchant ☐ New Merchant Location

Merchant Parent: Loyalty Franchise A

Merchant Level: Merchant

Doing Business As Name: Loyalty Location B

Business Legal Name: Loyalty Location B

Merchant Status: Active

Merchant Identifier (MID): 9032110699977343423

Merchant's Local Time Zone: Central Standard Time with Daylight Savings (America/Chicago)

Merchant Base Currency: U.S. Dollars

OK Reset Cancel

Campaign Manager: Creating a New Promotion

3 Campaign Manager - CM001 - Microsoft Internet Explorer

Back Forward Stop

ValexiaSM

Create Promotion Step:

General Information

Promotion Name: _____

Description: _____

Activation Date: August 22 2002

Expiration Date: August 22 2002

Promotion is for Merchant: Loyalty Beta Location

Promotion Type: Unpublished Forward Promo

Promotion Status: Active

Next **Reset** **Cancel**

FIG. 26

Campaign Manager View Promotions

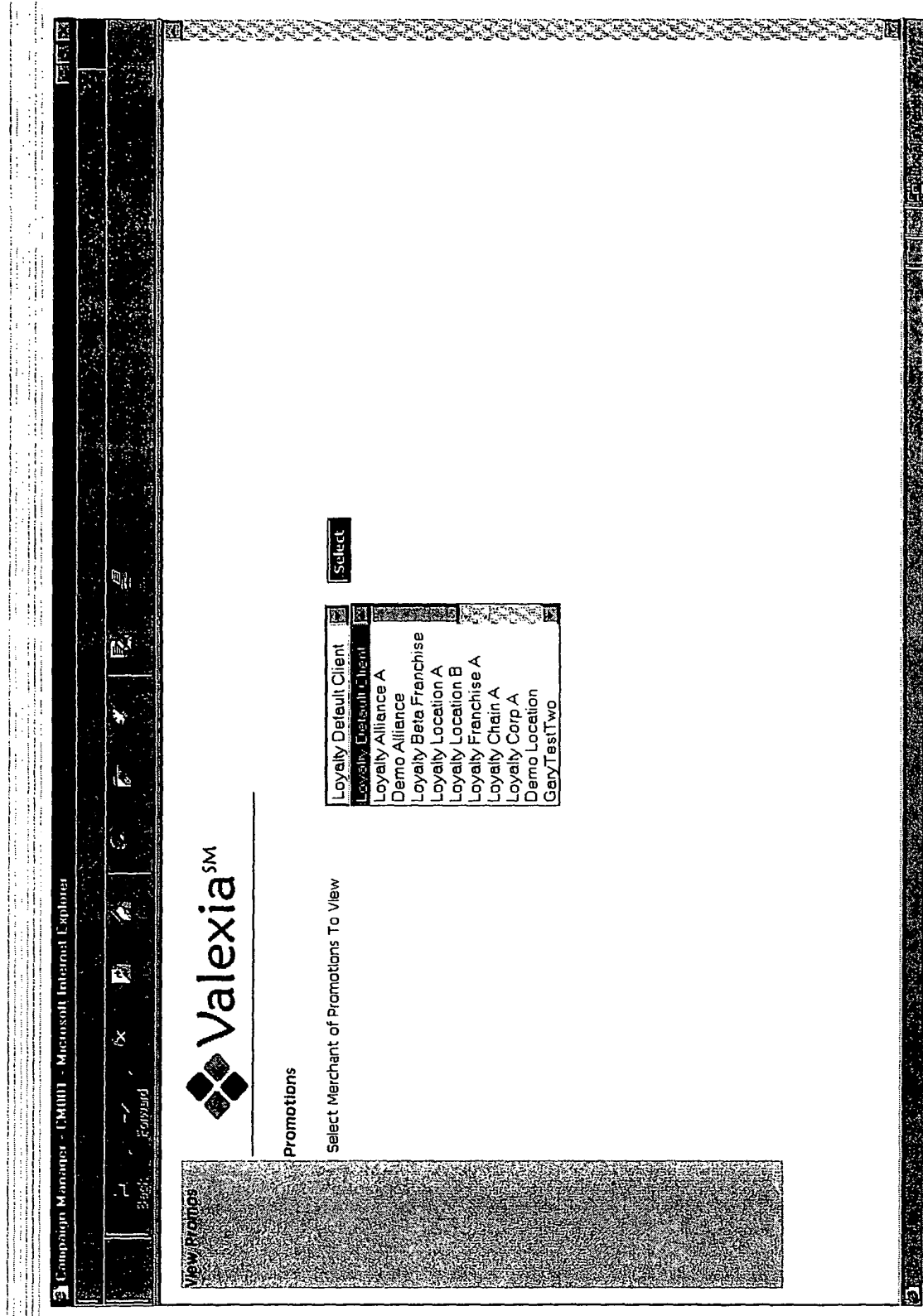



FIG. 27

Campaign Manager: Manage Multiple Promotions

View Promos

Campaign Manager - CM001 - Microsoft Internet Explorer

Forward

 ValexiaSM

| |
|------------------------------------------------------------------------------------------------------------------------------------|
| Promotions |
| percentage discount This promotion is 5% discount on \$30.00 The status is Active edit |
| Day of the Week Reward This promotion is reward for purchase on specific day of the week The status is Active edit |
| Beta 5% This promotion is Every \$25 get 5% discount on current purchase. The status is Active edit |
| Printed Promo This promotion is Print receipt to come back every 2 transactions The status is Active edit |
| Friday Reward This promotion is printed receipt on given day of week The status is Active edit |
| 901 This promotion is. Simpla purchase of \$25 earn 5 points |

Campaign Manager: Modify Promotion Info.

Campaign Manager - (X000) - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Modify Promotion Options
Modify Promotion Info
Modify Reward Range
Modify Reward Info
Modify Reward Type
Modify Reward Amount
Modify Triggered Reward Info
Modify Triggered Reward Amount

ValexiaSM

Promotion

Name:

Description:

Activation Date:

Expiration Date:

Promotion Type:

Promotion Status:

FIG. 29

Campaign Manager - CM001 - Microsoft Internet Explorer

Forward

ValexiaSM

Point of Sale Receipt

**Available Tags
(Highlight the TagName, Copy, and Paste into the box -->)**

| |
|-------------------------|
| Use This Tag Name: |
| ~AccumulatorDifference~ |
| ~AccumulatorValue~ |
| ~AuthorizationAmount~ |
| ~CardNumber~ |
| ~CurrentDateTime~ |
| ~IssueName~ |
| ~PromoDaysRemaining~ |
| ~PromoName~ |
| ~PurchaseAmount~ |
| ~Reward~ |
| ~RewardBalance~ |
| ~RewardThreshold~ |
| ~UnitOfWorkId~ |

Enter Verbiage With Embedded Tags For Receipt When Reward Occurs

Congratulations you have received \$4 off your purchase

Enter Verbiage For General Receipt

Thank you for your purchase

OK Reset Cancel



Campaign Manager: Modify Trigger Amount

Microsoft Internet Explorer - Campaign Manager - CM001

Modify Promotion Options

Modify Promotion Info

Modify Reward Promotion Info

Modify Reward Banners

Modify POS Retailer

Modify Reward Received

Modify Reward Info

Modify Triggered Reward Info

Modify Triggered Purchase Amount

ValexiaSM

Triggered Reward Promotion

Reward Occurs:

☐ When the single Purchase Amount is greater than or equal to U.S. Dollars

☒ When the accumulated Purchase Amount is greater than or equal to U.S. Dollars

Reset Accumulated value: ☐ Every Day ☐ When the reward is triggered

Reset Accumulated Value To: U.S. Dollars

FIG. 31

Campaign Manager: Modify Reward Received

7/2/2004

File Edit View Favorites Tools Help

Campaign Manager - (M001) - Microsoft Internet Explorer

ValexiaSM

Reward Promotion

Reward Received By Consumer:

Amount Reward: 0.0 Points

Percentage Discount Reward: 5.0 %

Maximum Single Reward Amount: 30.0 U.S. Dollars

Printed Reward:

OK Reset Cancel

Modify Promotion Options
Modify Promotion Info
Modify Reward Promotion Info
Modify Reward Range
Modify POS Recd
Modify Reward Received
Modify Reward Range
Modify Triggered Reward Info
Modify Triggered Reward Info
Modify Triggered Reward Info

FIG. 32

Campaign Manager: Modify Reward Timing

Campaign Manager - CM0001 - Microsoft Internet Explorer

Modify Promotion Info
 Modify Reward Promotion Info
 Modify Reward Bin Ranges
 Modify ROS Receipt
 Modify Reward Received
 Modify Reward Timing
 Modify Triggered Reward Info
 Modify Triggered By Purchase Amount

Reward Promotion

When is the reward applied? ☐ During Current Purchase ☒ During Next Purchase

When consuming a reward during a purchase, does the purchase amount count towards future rewards? ☐ Yes ☒ No

Example: Buy 5 get 10% off a purchase. Consumer is on 4th purchase and makes another purchase.
 Here's what should happen:


| Reward Applied During: | When Consuming a reward, does the purchase count toward future rewards? | Explanation |
|------------------------|-------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Current Purchase | Yes | Consumer receives 10% off this purchase, and starts over and has no purchases accumulated. |
| Current Purchase | No | This is really an invalid combination and behaves like the scenario shown above. The reason is that the first requirement forces the system to trigger rewards before doing a debit, while the second requirement forces the system to wait until we do the debit before triggering rewards. |
| Next Purchase | Yes | Consumer receives a 10% reward to be used on their next purchase, and starts over and has no purchases accumulated. They receive 10% discount on the next purchase, and that purchase increments their purchase count to one. |
| Next Purchase | No | Consumer receives a 10% reward to be used on their next purchase, and starts over and has no purchases accumulated. They receive 10% discount on the next purchase, and that purchase does not increment their purchase count. |

OK Reset Cancel

FIG. 33

Customer Care - Transaction List

The customer's loyalty account transactions display.



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Customer Service

Customer Service

Session ID: 00268717650268
Another Account

Start Date = 07/01/2002 End Date = 07/10/2002

RevTxn: 5896322

| Transaction Date | Transaction Id | Transaction Type | Transaction Description | Amount | UOW Id | Reverse |
|---------------------|----------------|---------------------------------------------------------|--------------------------------------------------------------|--------|---------|----------------|
| 07/10/2002 11:30:52 | 5896318 | FINANCIALBUSINESSTRANSACTION | The transaction type is for financial business transactions. | 0.00 | 5896317 | Not Reversible |
| 07/10/2002 11:31:43 | 5896323 | FINANCIALBUSINESSTRANSACTION | The transaction type is for financial business transactions. | 0.00 | 5896322 | Not Reversible |
| 07/10/2002 11:31:43 | 5896324 | REWARD Default loyalty promo for Demo Merchant Location | The transaction type is for Rewards. | 25.00 | 5896322 | Not Reversible |
| 07/10/2002 11:31:43 | 5896325 | REWARD Default loyalty promo for Demo Merchant Location | The transaction type is for Rewards. | 500.00 | 5896322 | Not Reversible |

Session ID: 00268717650268
Another Account

Start Date = 07/01/2002 End Date = 07/10/2002

RevTxn: 5896322